

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

**IN RE:**

**DEBORAH PAINTER,**

**Debtor.**

**CHAPTER 7 CASE**

**CASE NO. 04-21015 BL**

**JUDGE Bruce W. Black(Joliet)**

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON  
APPLICATIONS FOR COMPENSATION, AND HEARING ON THE  
ABANDONMENT OF PROPERTY BY THE TRUSTEE**

To the Debtor, Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: U.S. BANKRUPTCY COURT  
Will County Court Annex Building  
57 North Ottawa Street, Room 201  
Joliet, Illinois 60432

on: August 1, 2008

at: 9:15 a.m.

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The Trustee's Final Report shows total:

a. Receipts	\$ <u>50,024.16</u>
b. Disbursements	\$ <u>27,038.16</u>
c. Net Cash Available for Distribution	\$ <u>22,986.00</u>

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously Paid	Fees Now Requested	Expenses Now Requested
MICHAEL G. BERLAND (Trustee Fees & Expenses)	0.00	\$5,002.42	\$37.50

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously Paid	Fees Now Requested	Expenses Now Requested
N/A			

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
	Deborah Painter (household exemption)	\$7,500.00	\$7,500.00

7. Claims of general unsecured creditors totaling \$16,424.65 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 63.60%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	<u>Allowed Amount of Claim</u>	<u>Proposed Payment</u>
1	Nuvel Credit Corporation	\$ 5,938.81	\$ 3,777.09
2	City Of Joliet	\$ 350.00	\$ 222.60
3	Capital One Bank	\$ 4,579.50	\$ 2,912.56
4	Capital One Bank	\$ 5,556.34	\$ 3,533.83

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the

Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.

10. Debtor has been discharged.
11. The Trustee proposed to abandon the following property at the hearing: N/A

Date July 7, 2008  
d: \_\_\_\_\_

For the Court,

**KENNETH S. GARDNER**

Kenneth S. Gardner

Clerk of the U.S. Bankruptcy Court  
219 S. Dearborn Street; 7th Floor  
Chicago, IL 60604

Trustee: MICHAEL G. BERLAND  
Address: One NORTH LA SALLE STREET  
Suite 1775  
CHICAGO, IL 60602

Phone No.: (312) 855-1272

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 04-21015

User: amcc7  
Form ID: pdf002

Page 1 of 1  
Total Served: 17

Date Rcvd: Jul 07, 2008

The following entities were served by first class mail on Jul 09, 2008.

db +Deborah Painter, 418 S Front Street, Braidwood, IL 60408-2007  
aty +Timothy A. Clark, Krockey, Cernugel, Cowgill Clark & Pyles, 3100 Theodore Street, #101,  
Joliet, IL 60435-8562  
tr +Michael G Berland, 1 N LaSalle St, No.1775, Chicago, IL 60602-4065  
8139698 +CCHS, 2423 Hoover Ave, National City, CA 91950-6619  
9404343 +Capital One Bank, PO Box 85167, Richmond, VA 23285-5167  
8139697 Capital One Services, P.O. Box 85015, Richmond, VA 23285-5015  
8139699 +City Of Joliet, 150 West Jefferson Street, Joliet, IL 60432-4158  
8139700 +George DePhillips, MD, SC, P.O. Box 610, Hinsdale, IL 60522-0610  
8139701 +Joliet Radiological Service Corp, 2208 Weber Rd., Crest Hill, IL 60403-0961  
8139696 +Krockey Cernugel Cowgill, Clark & Pyles, 19 West Jefferson Street, Joliet, IL 60432-4301  
8139702 +NuMark Credit Union, P.O. Box 2729, Joliet, IL 60434-2729  
8882870 Nuvel Credit Corporation, PO Box 7100, Little Rock, AR 72223-7100  
8139703 +Nuvel Financial, P.O. Box 242627, Little Rock, AR 72223-0029  
8139695 +Painter Deborah, 418 S Front Street, Braidwood, IL 60408-2007  
8139704 +Prairie Emergency Services, P.O. Box 2669, Joliet, IL 60434-2669  
8139705 +Provena Saint Joseph Medical, 333 North Madison Street, Joliet, IL 60435-8233  
8139706 +Providian National Bank, P.O. Box 9553, Manchester, NH 03108

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty The Law Firm of Krockey Cernugel Cogill Clark & Pyl

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2008

Signature:

